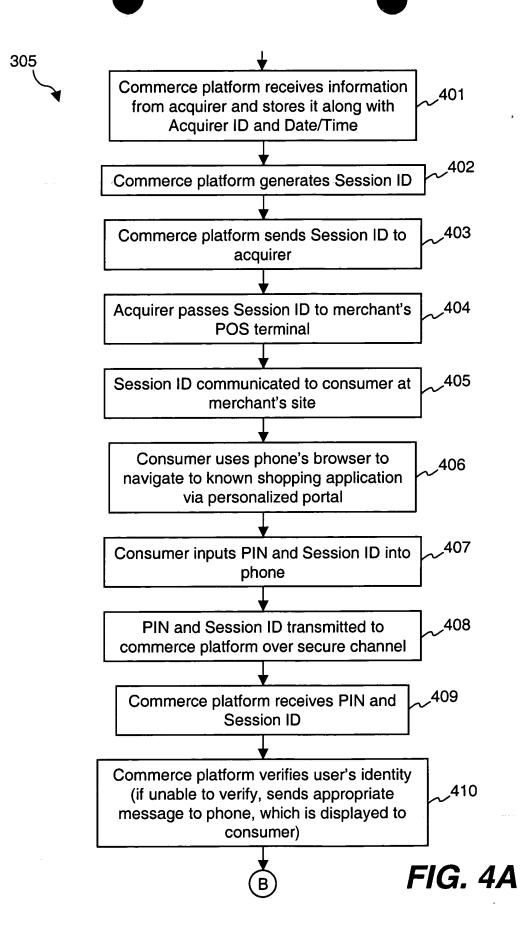
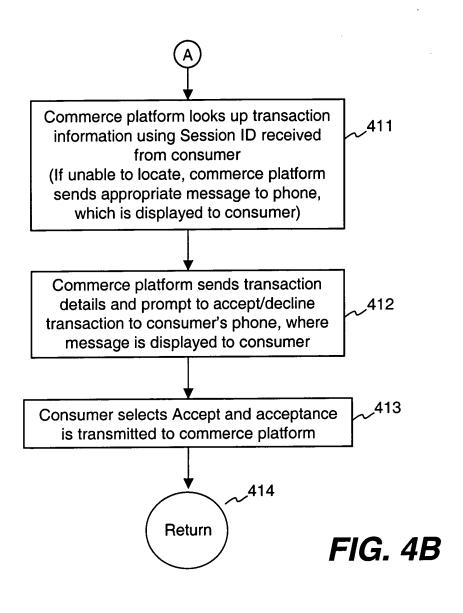


FIG. 3B





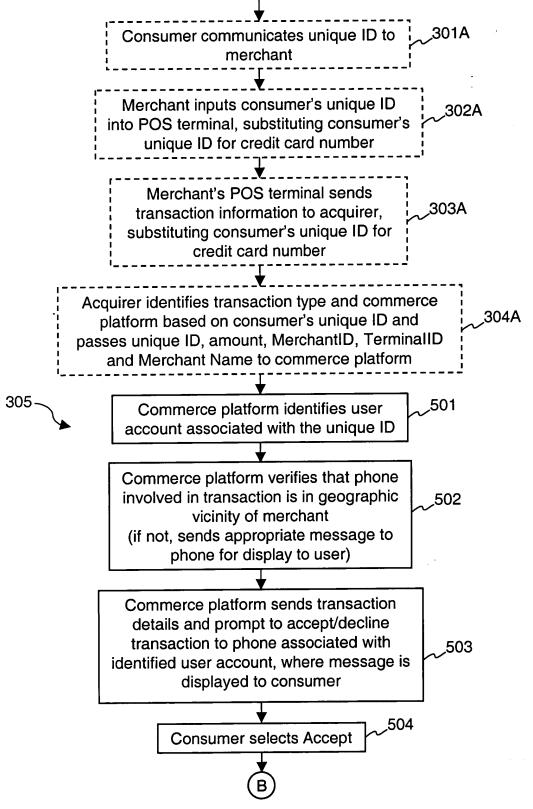
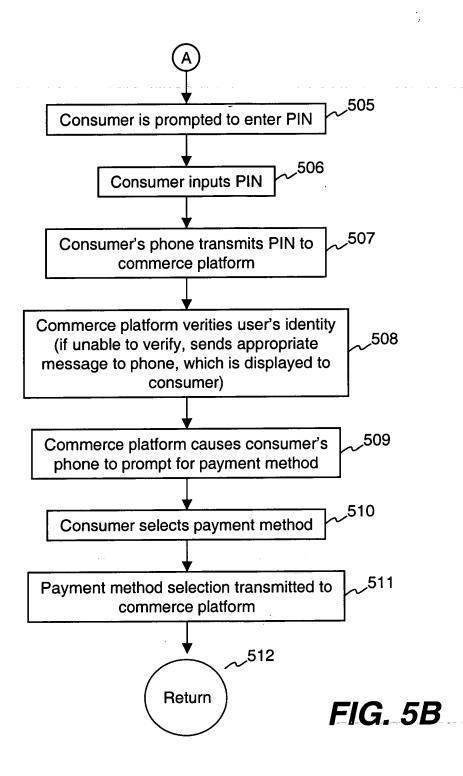


FIG. 5A



From: Home Depot Please Confirm

Loc: San Carlos Amount: \$98.57

[Decline] >[Accept]

Quit

ð

FIG.6A

Enter PIN: 1234

Quit

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FIG.6B

Choose Payment Method >[MasterCard] [Transitel Bit] [Checking Acct] [ADD NEW]

Quit

ð

Thank you!

\$98.57

Home Depot

Transaction Complete.

Quit

ŏ

Choosing Mastercard Thanks for



Processing...

FIG.6D